



No one is immune to identity theft.

Better Protect What Matters Most.

Identity theft can affect anyone—from infants to seniors. Each generation has habits that savvy criminals know how to exploit—resulting in over \$46 billion lost in the US to identity fraud in 2023¹. Take action with award-winning ID Watchdog identity theft protection.

Greater Peace of Mind

With ID Watchdog[®] as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.



Awarded 'Best in Class' in Identity Theft Protection Services

Why Choose ID Watchdog?



Advanced Identity Theft Detection

We scour billions of data points -- public records, social media, financial transactions, and the dark web --- to search for signs of potential identity theft.



Greater Protection & Control

We give you more control with prevention and lock features to help you reduce your digital footprint and the risks of identity fraud and scams.



Personalized Identity Theft Resolution

If you become a victim, your case is personally managed by a dedicated specialist until it is resolved. And every enrolled family member is eligible for identity theft insurance.



Extensive Family Coverage

Our family plan helps you better protect your loved ones² with personalized accounts for adult family members, family alert sharing, and exclusive features for children.



Our US-based, customer care team is here for you 24/7/365 at 866.513.1518.

¹ Javelin, 2024 Identity Fraud Study, Resolving the Shattered Identity Crisis, April 2024.







² Refer to your employer or ID Watchdog for family plan eligibility.

Powerful Features Included in Both ID Watchdog Plans


Control & Manage

- Credit Report Lock¹ | 1 Bureau
- Blocked Inquiry Alerts | 1 Bureau
- Child Credit Lock 
- Registered Sex Offender Reporting 
- Customizable Alert Options

Monitor & Detect

- Dark Web Monitoring³ 
- High-Risk Transactions Monitoring⁴ 
- Subprime Loan Monitoring⁴ 
- Social Accounts Monitoring 
- Public Records Monitoring 
- USPS Change of Address Monitoring 
- National Provider ID Alerts

Support & Restore

- Personalized Identity Restoration Including Pre-Existing Conditions 
- Online Resolution Tracker
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation⁵ (Family Plan only)
- Credit Freeze Assistance
- Data Breach Notifications
- Solicitation Reduction
- 24/7/365 Customer Care Center

New & Plan-Specific Features

	Plus	Platinum
Credit Report Monitoring	1 Bureau	3 Bureau ⁶
Credit Score Tracker 1 Bureau	-	✓
Telecom & Utility Alerts 1 Bureau	-	✓
Child Credit Monitoring 	-	✓
Credit Report(s) & VantageScore [®] Credit Scores	-	1 Bureau Daily & 3 Bureau Annually
3-Bureau PreCheck ² Encourages potential lenders to verify your identity before extending credit	-	✓
Subprime Loan Block ⁴  within the monitored lending network	-	✓
Digital Privacy Scans & Removal	-	✓
AI-Powered Phishing & Malware Alerts	-	NEW
Financial Accounts Monitoring	-	✓
Deceased Family Member Fraud Remediation ⁵ (Family Plan only)	-	✓
Identity Theft Insurance ⁷  Stolen Funds Reimbursement	Up to \$1M \$1M Checking & Savings Accounts	Up to \$5M \$1M Checking & Savings Accounts \$1M 401k/HSA/ESOP Accounts
Home Title Fraud	-	✓
Professional Identity Fraud	-	✓
Cyber Extortion	-	✓
Deceased Family Member Fraud	-	✓
Up to \$500 Stolen Cash Replacement	-	NEW

Employee Employee+Children Employee+Spouse	\$7.90 \$11.95 \$13.95/month	\$7.90 \$11.95 \$13.95/month
Employee + Family	\$15.95/month	\$22.95/month

What You Need to Know

The credit scores provided are based on the VantageScore[®] 3.0 model. For three-bureau VantageScore[®] credit scores, data from Equifax[®], Experian[®], and TransUnion[®] are used respectively. Any one-bureau VantageScore[®] uses Equifax[®] data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

1 Bureau = Equifax[®] | 3 Bureau = Equifax[®], Experian[®], TransUnion[®]

 Helps better protect children **NEW** = Targeted to be available by Jan 2025*

(1) Locking your Equifax[®] credit report will prevent access to it by certain third parties. Locking your Equifax[®] credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax[®] credit report include: companies like ID Watchdog, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The 3-Bureau PreCheck feature is made available to consumers by Equifax[®] Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (3) There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (4) The monitored network does not cover all businesses or transactions. (5) Applicable for enrolled family members only. (6) Monitoring from TransUnion[®] and Experian[®] will take several days to begin. (7) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance). *May be subject to delay or change.